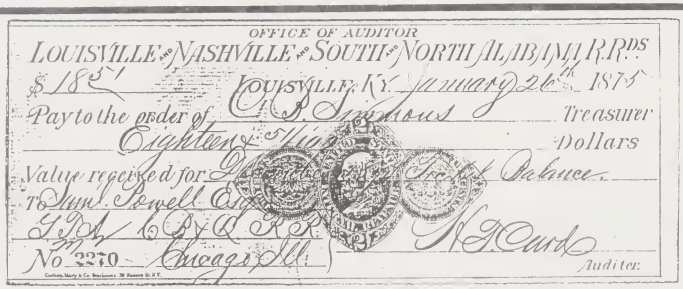
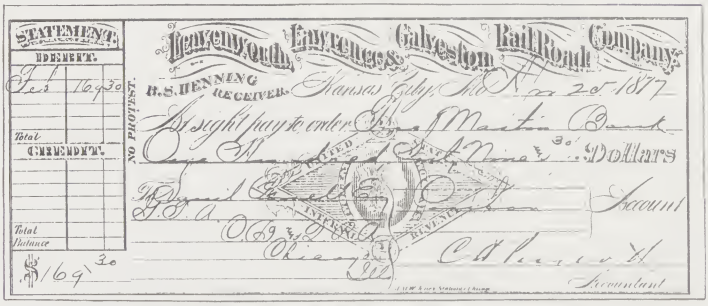
THE CHECK COLLECTOR

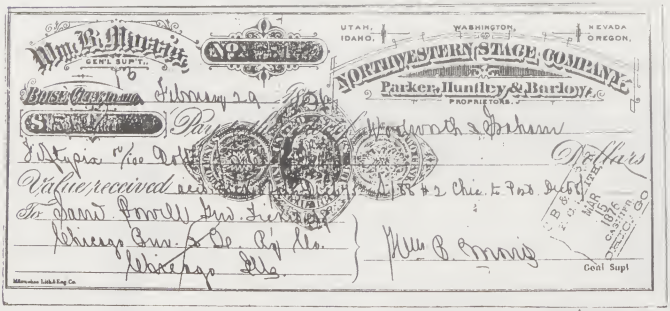
NOVEMBER 1990 THE JOURNAL OF NUMBER 16
THE AMERICAN SOCIETY OF CHECK COLLECTORS


OFFICE OF AUDITOR
LOUISVILLE & NASHVILLE & SOUTH & NORTH ALABAMA R.R.
$ 185 Louisville Ky. January 26th 1875
Pay to the order of C. P. Simmons Treasurer
Eighteen 5/100 Dollars
Value received for Pay Roll Balance
To Jam. Powell Esq
Pay Roll & By R. R. R.
No 2370 Chicago Ill. N. Pitcard Auditor

KY - 1


STATEMENT
DEBIT
Total
CREDIT
Total Balance
$1/69 30
NO PROTEST.
Galveston, Harrisburg & San Antonio Railroad Company
R. S. DENNING RECEIVER
Kansas City Mo Nov 20 1877
At sight pay to order Jno. F. Martin Bank
Nine 30/100 Dollars
Account
Accountant

MO - 2


Wm. B. Murray GEN'L SUPT.
No 1
UTAH, IDAHO, WASHINGTON, NEVADA, OREGON,
NORTHWESTERN STAGE COMPANY
Parker, Huntley & Barlow PROPRIETORS
Boise City Ida. February 29 1880
Pay to the order of Wentworth & Graham
Dollars
Value received
To Jann Powell Esq. Treas.
Chicago Ins. Co. Chicago Ill.
Wm B Murray Genl Supt

ID - 2

A. S. C. C. CHECK SURVEY

THE CHECK COLLECTOR

Editor: Robert A. Spence
P. O. Box 69
Boynton Beach, FL 33425

Assistant Editor: Herman L. Boraker

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Founded ASCC in 1969.

THE AMERICAN SOCIETY OF CHECK COLLECTORS

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PRESIDENT'S COLUMN

Greetings:

With this issue, The Check Collector is four years old! The interest and support of the officers and directors and the many contributors to this journal have made this possible. Thanks to you all!

ASCC membership continues to grow reflecting the increase in interest in check collecting. To insure our future however, we should have more members. Please help.

The ASCC Check Pool, Check Survey and the Security Printers projects are all very active due to member support.

"Round Table" meetings of members are being held at various regional locations around the USA. Plan to attend one of these hobby events.

Our Treasurer plans to have the 1991 dues notices in the mail soon. A prompt reply will do much to ease a paperwork burden.

One of the pleasures of check collecting is becoming acquainted with other collectors with similar areas of collecting interest by taking part in ASCC activities. If you would like to be active in the work of the Society or of The Check Collector, please let me know.

The year ahead can be a very good one for check collecting and for the ASCC. Our hobby continues to grow and strengthen regardless of the economy. We shall be looking to hear from you.

Happy collecting,

Bob Spence

Bank of Prosperity
January 1st 1903
At Sight
Pay To
Luna Moon
Three Hundred & Sixty five Happy Days
Value received on your friendship and kindly remember your well wishes
To The National Bank of Fortune,
Date of Happiness.
V. C. Evans
Void If Not Paid On Date

A "timely" old check sent in by Doug DeRoest.

BANKING: THE "CONFIDENCE" GAME

By Dick Naven

What makes a bank successful? Is its success measurable only in dollars? There are those who would look only at the balance sheet. Others would measure success in years, saying that not even venerable institutions are truly immortal. Our legacy from a defunct early bank may only be a few broken banknotes or a mention in some dusty archive. Such a bank may never have even opened its doors; at the other end of the spectrum are a select few who have endured two hundred years.

What is it that makes the difference between success and failure, between a long life and an early demise? I would submit that it is confidence. Without the confidence of its patrons, a bank cannot operate for very long. Certainly there are other equally important ingredients, you say, that a bank puts into play; adequate capital and good management are indispensable. I would simply ask you whether most of the adequately-capitalized and well managed banks that ever opened their doors are still operating.

Confidence is generated in various ways. The impressive balance sheet is one, the impressive bank building is another. By no mean are they the only examples, nor are they exclusive of any others. Early on, bankers sought to present a favorable image through the appearance of their banknotes and the quality of their banknote engraving. This also extended to the engraving of bank stock certificates and checks, notes and drafts. The interior of the bank building, with its fine appointments and "solid" atmosphere also instilled confidence. Conservative, yet approachable management was always to be desired. And last, but not least, an impregnable vault was, and still is, an impressive sight.

Some, in any field of endeavor, will play a "confidence game"; these are looking for quick profits. Such banks are likely to be known for their worthless notes and salty tales of "agile" management. Others know that serious effort in the "confidence" game reaps rewards over the long term.

If confidence begets success, and success begets long life, such long life may sometimes beget some small amount of pride. It is this kind of pride which induces a bank to publish its history. It is an achievement to have successfully survived in the banking business for fifty, or one hundred, or more, years. The history of the local area is always intertwined with that of its financial institutions. How well the bank has played the "confidence" game, and how they have influenced the local, and not-so-local, history is often well told by a biography of a bank.

Having read several bank histories, one is struck by one or more themes. For such a biography to boast would be inappropriate, but some small amount of well-earned pride does seem to show through once in a while, even in the humblest of bank biographies. And, as in all books, a picture is worth a thousand words. As a matter of fact, the above-mentioned list of ways in which confidence is generated was inspired by illustrations from bank histories.

The impressive balance sheet may be found in many places. One that caught my eye is on page 137 of "The History of the Hagerstown Bank" (MD), shown in Figure 1.

The impressive bank building is even more frequently found. One example of this would be on page 93 of "400 California Street - A Century Plus Five" (The Bank of California). Color plates of obsolete banknotes may be found on page 37 of "200 Years of Looking Ahead" (The

REPORT OF THE CONDITION
of the
HAGERSTOWN BANK
AT HAGERSTOWN,
IN THE STATE OF MARYLAND,
At the Close of Business January 31, 1910.

RESOURCES		LIABILITIES	
Loans and Discounts	$ 864,559 74	Capital Stock	$ 150,000 00
Overdrafts, secured and unsecured	1,785 48	Surplus	200,000 00
Stocks, Securities, etc	867,665 04	Undivided Profits Less Expenses, taxes paid	91,086 12
Banking House, Furniture, and Fixtures	10,000 00		
Other Real Estate	129 24	Due to National Banks	1,225 01
Due from National Banks	172,095 26	Due to State Banks	920 68
Due from State Banks	23,544 64	Dividends Unpaid	176 85
Due from Private Banks and Bankers	17,103 62	Individual Deposits subject to Check	1,615,086 71
Checks and Other Cash Items	39,150 18	Certified Checks	129 12
Fractional paper currency, nickels, and cents	197 69		
Specie	22,462 50		
Legal-tender Notes	39,148 00		
Total	$2,058,641 39	Total	$2,058,641 39

STATE OF MARYLAND, County of Washington, ss:

I, John B. Kieffer, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN B. KIEFFER, Cashier.

Subscribed and sworn to before me this 3d day of February, 1910.

ALEXANDER NEILL, Jr., Notary Public.

137

Figure 1

Bank of New York), and on page 8 of "The Pioneer Western Bank=First of Denver" (First National Bank of Denver) and are typically shown in Figure 2.

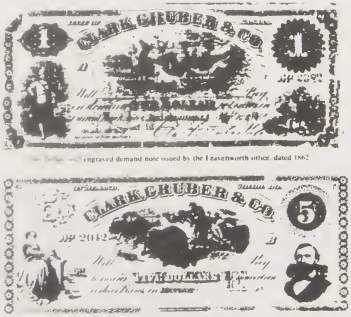


Figure 2

In addition, illustrations of bank stocks, checks and drafts can be seen on pages 29, 107, 108 and 109 of the Denver book. My favorite view of a bank interior, shown in Figure 3, is a 9" x 28" five page foldout panorama of the "New banking room of Ladd and Bush, Bankers", found in their March, 1913 issue of the "Ladd and Bush Quarterly."

Although Ladd & Bush, Bankers (Salem OR) did publish a couple of short biographies, regretfully, this view is not in either of them.

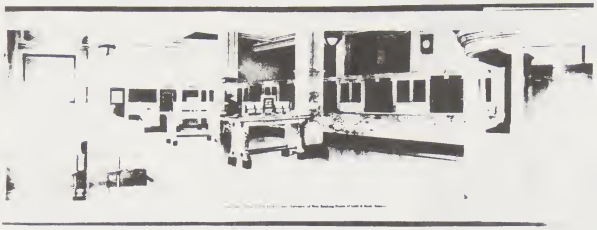


Figure 3

A perfectly good example of an impressive bank interior may be found on pages 137 and 149, among others, of "The History of the First National Bank of Scranton, PA".

Starched poses of stodgy bank officers can be found in a multitude of bank histories; however, to find a portrait of conservative, yet approachable, management we need to look at the illustrations for "The Banks of New York, Their Dealers, The Clearing House, and the Panic of 1857", by J. S. Gibbons. I especially like the illustrations facing pages 31, 82, 90 and 199. You may disagree.

Figure 4

Last but not least is the impressive bank vault. What used to be impressive is no longer so, and what was impressive in a little,out-of-the-way town was never very impressive in the big city. An old vault door is illustrated facing page 30 in "The Centenary of the Merchants National Bank" (New Bedford, MA), while a slightly more modern one can be found on page 36 of "The Millikin National Bank of Decatur" (Illinois). If you have accumulated a few bank histories, you probably have a favorite illustration of one, or some, of the above catagories.

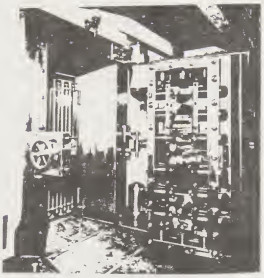
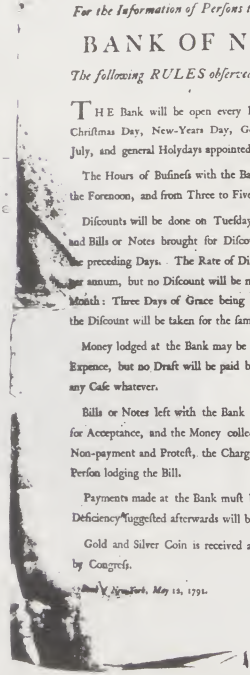


Figure 5

Those of us who collect bank histories have long desired a reference book for them. Help is on the way. Hopefully, in the next year, a comprehensive bibliography of bank, and banking, histories will be published. The author/compiler is Michael J. Sullivan. If you can provide information which might be included in the forthcoming book, contact him at: P. O. Box 32131, Cincinnati, OH 45232.

Whatever happened to advertising, you say? Don't we build confidence with advertising, and isn't that what we are talking about? Well, yes and no. We are talking about using positive images to promote customer confidence, but not with advertising as we know it today. As the banking pioneers of our country considered direct public advertising to be unethical and unbecoming of their profession, so shall we consider it, in our perusal of their efforts to succeed.

Having gone through the list of confidence-builders, one realizes that there is yet another. Yes, it is the published bank history. So, the "confidence" game goes on.



For the Information of Perſons tranſacting Buſineſs with the

BANK OF NEW-YORK.

The following RULES obſerved at the Bank are publiſhed:

THE Bank will be open every Day in the Year except Sundays, Chriſtmas Day, New-Years Day, Good Friday, the Fourth Day of July, and general Holydays appointed by legal Authority

The Hours of Buſineſs with the Bank from Ten to One o'Clock in the Forenoon, and from Three to Five o'Clock in the Afternoon.

Diſcounts will be done on Tueſday and Thurſday in every Week, and Bills or Notes brought for Diſcount, muſt be left at the Bank on the preceding Days. The Rate of Diſcount is fixed at Seven per Cent. per annum, but no Diſcount will be made for a longer Term than one Month: Three Days of Grace being allowed upon all Bills or Notes, the Diſcount will be taken for the ſame.

Money lodged at the Bank may be re-drawn at pleaſure, free of any Expence, but no Draft will be paid beyond the Balance of Account in any Caſe whatever.

Bills or Notes left with the Bank for Collection, will be preſented for Acceptance, and the Money collected free of Expence: In caſe of Non-payment and Proteſt, the Charge of Proteſt muſt be borne by the Perſon lodging the Bill.

Payments made at the Bank muſt be examined at the Time, as no Deficiency ſuggeſted afterwards will be admitted.

Gold and Silver Coin is received and paid at the Rates eſtabliſhed by Congreſs.

By Order of the Board, *New-York, May 12, 1791.*

Figure 6

DESIGNATED CHECKS

(Continued from the last issue).

By Jack Weaver

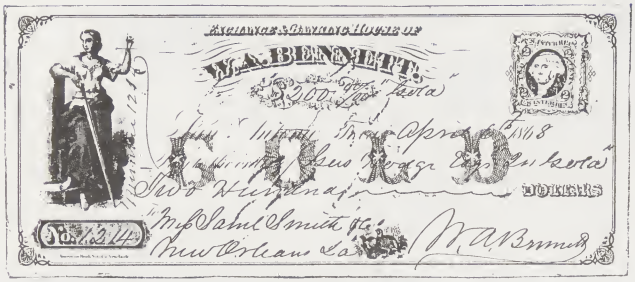


Figure 45

Shown in Figure 45 is an early Texas item, drawn on New Orleans with the letters G-O-L-D printed in gold ink.

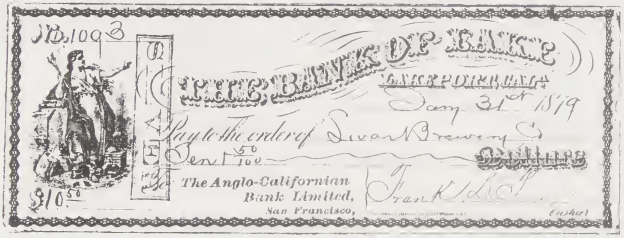


Figure 46

Next, in Figure 46, is one from the tiny village of Lakeport (CA) on the shores of Clear Lake, drawn on the Bank of Lake's silver account with its San Francisco correspondent. (I don't believe I've ever seen a bill or draft drawn by a bank in the West and payable in the East in silver).

Finally, here in Figures 47 and 48 is a pair of drafts drawn by the Gold Bank of D. O. Mills & Co. in Sacramento (CA), one drawn on Lees & Waller, New York City, where a currency account was maintained;

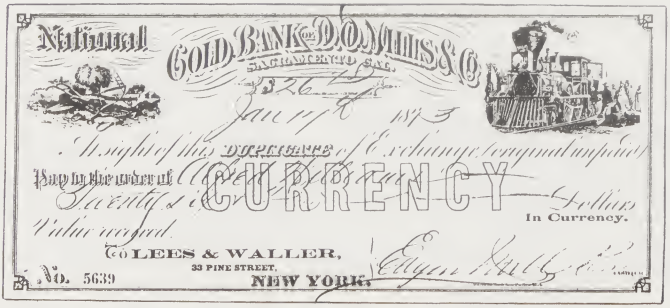


Figure 47

the other payable in gold drawn on the Agency of Bank of California c/o Lees & Waller.

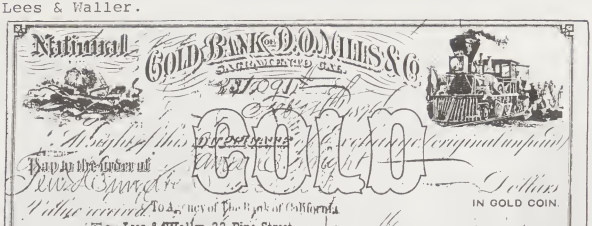


Figure 48

Doug McDonald provides one more kind of designated collectible in Figure 49. This is a form of scrip issued by the Manhattan Silver Mining Co. payable in Austin, NV in "Merchantable Silver". My little dictionary says "merchantable" means "fit for marketing", so I'm still not sure what I would have received in enchange for this item had I presented it to Messrs. Paxton and Curtis

Figure 49

We have referred rather off-handedly to "gold account", "accounts denominated in currency" etc. When I finally realized there were checks that specified which kind of money was to be paid out, it honestly did not occur to me that a bank would carry multiple accounts for a single depositor, each devoted to a single kind of money. I rationalized that the bank made adjustments in valuations as needed. The idea of separate accounts was not supported by anything in my own experience or anything I remembered reading. It was Bob Chandler, again, who came up with the evidence. The first clue he found was a column in the March 31, 1871 issue of the "San Jose (CA) Patriot" containing three bank advertisements. The Bank of San Jose advertised "Deposits received and accounts kept in Gold, Silver and Currency". Below that was the advertisement of the Banking House of McLaughlin & Ryan which read "Receive general and special deposits in gold, silver & currency". The third was for the San Jose Savings Bank which said "Gold, silver and legal tender notes received on deposit, payable in like kind".

Later, an advertisement of the First National Bank of Idaho, Boise City, I. T. in the "Idaho Tri-weekly Statesman" for September 21, 1867 turned up, reading "Will do a general banking business in Currency, Gold, and Silver; sell sight exchange (payable in currency or gold)....Receive deposits, both general and special, in Currency, Gold & Silver". That's the earliest such advertisement we've seen.

At the risk of belaboring the point, these advertisements have subsequently turned up:

1) The First National Gold Bank of S.F. in the S.F. Directory for 1872: "Deposits in Gold, Silver & Currency received subject to check or on special deposit";
2) Banking House of James H. Goodman & Co., Napa City, CA in the September 13, 1873 issue of the "Napa Reporter": "Deposit accounts received in gold, silver & currency; Draw Bills of Exchange payable in Gold, Silver or Currency";
3) Pacific Bank (SF) in the March 20, 1875 issue of the Kern County CA "Weekly Courier" (300 miles from San Francisco): "Deposits kept in Gold, Silver & Currency and subject to check at pleasure";
4) First National Bank of Portland (OR) in the January 30, 1877 issue of the "Portland Oregonian": "Deposits received in coin or currency subject to check at sight";
5) Ladd & Tilton, Bankers, Portland, OR in that same paper: "Deposits received and coin & currency kept, subject to checks at sight."

Note that in 1877, these Portland banks made no distinction between gold and silver coin.

The Santa Rosa (CA) Bank, Figure 50 and the Bank of Woodland (CA), Figure 51, obviously offered accounts denominated in silver and gold and provided a check form with spaces for the drawer's designation.

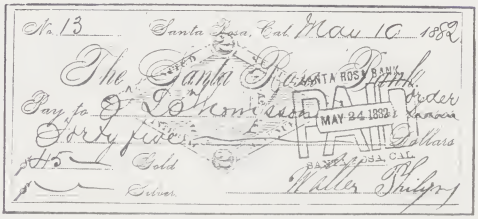


Figure 50

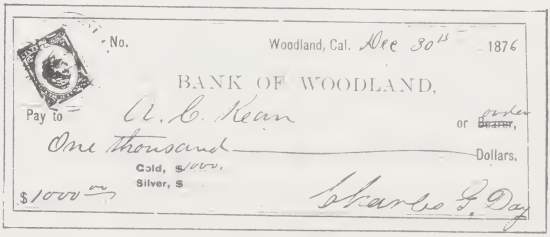


Figure 51

Mr. E. Mausback carried a silver account at the Anglo Californian Bank in San Francisco, Figure 52. He also had a currency account, Figure 53, but by December 26, 1878 (less than a week before full convertibility) there was little if any discount on currency. However, he did have an investment in his book of currency checks, principally the 2¢ per check he had paid for that imprinted revenue stamp in the middle of each check. So he had the printer overprint them to designate gold which continued to enjoy a premium over silver.

You might expect The First National Gold Bank to denominate all its accounts in gold but here is evidence that this bank played the gold/silver game too. Mr. Jefferson Wilcoxson was a "shaker and mover" in the Sacramento area and I have seen his checks drawn on quite a few different area banks. It was logical that he also had account(s) in San Francisco and these

Figure 52

in Figures 54 and 55 tell us he had two with the Gold Bank. The check in Figure 54 suggests that Wilcoxon tried to slip Mr. Peeler a check payable in silver. Mr. Peeler would have none of it. Mr. Wilcoxon relented and redesignated the check in gold.

Figure 53

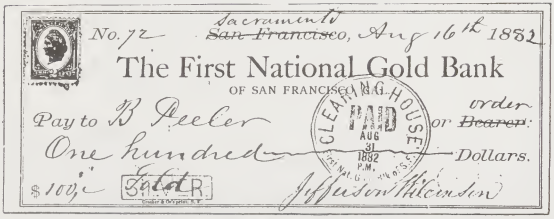


Figure 54

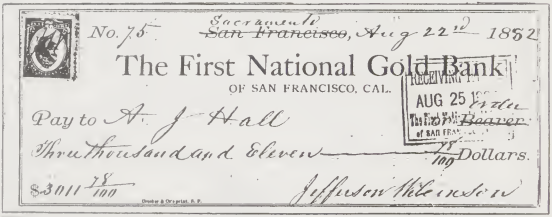


Figure 55

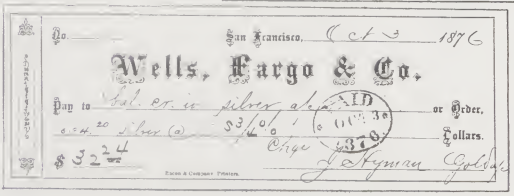
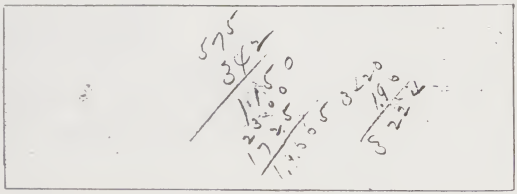


Figure 56

Figure 57



J. Hyman lived in Folsom (CA) which is just east of Sacramento and was an important town in Gold Rush days. He carried both a silver account and a gold account with Wells Fargo & Co. in San Francisco. It appears that on October 3, 1876, his silver account stood $34.20 overdrawn. Probably in accordance with standing instructions, the bank prepared this debit, shown in Figure 56, to Mr. Hyman's gold account to cover the overdraft. Note the calculations from the back of the check as shown in Figure 57 and the 5 3/4% rate of discount on silver, about as high as it ever got.

This 1868 check from Montana in Figure 58 gives the payee an op-

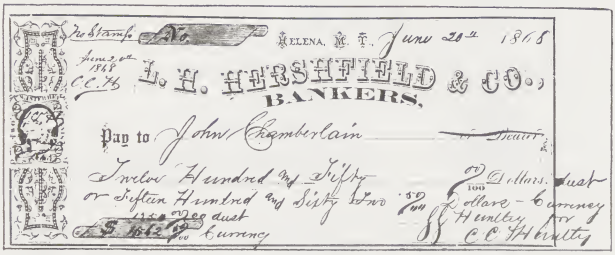


Figure 58

tion of how to take the proceeds. It was the maker who set the ratio of dust to currency, not the bank. Presumably, Mr. Chamberlain could get $1,250 from Mr. Huntley's dust account or $1,562.50 from his currency account at any time on or after June 20th.

Now we come to the most interesting as well as the most puzzling phase of our study of designated checks, i.e. one check payable in two (or more) currencies. Let's call them split-payment (designated) checks. Why was it done? What did the bank(s) do with these checks? How were they handled by holders (if there really were any) between the payee and the drawee bank?

Steele Brothers were large scale dairymen in the Central Coast area of California. They banked with the Bank of San Luis Obispo. Even today, San Luis Obispo, being equidistant between San Francisco and Los Angeles, is about as "remote" as you can get in California. The bank, we see, accomodated those depositors who wanted to gain a

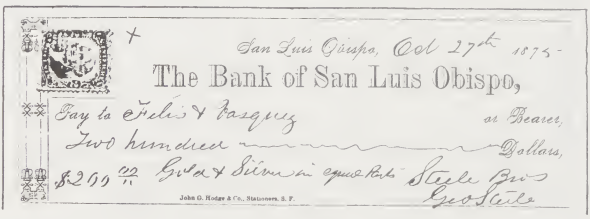

San Luis Obispo, Oct 27th 1875.
The Bank of San Luis Obispo,
Pay to Felix Vasquez or Bearer,
Two hundred Dollars,
$200 00/100 Gold & Silver in equal Parts
Steele Bros
Geo Steele
John O. Hodge & Co., Stationers, S. F.

Figure 59

few pennies by paying as many bills and as much payroll as possible in depreciated silver.

The check in Figure 59 is straight-forward enough: "Gold & silver in equal parts". On the check in Figure 60: "1/2 silver" and it was the bank, I'm quite sure, that figured the 25/24.18 split in red ink at the upper left.

It seems probable that both the checks in Figures 59 and 60 were payroll checks. The check in Figure 60 calls for $10 gold and $10

silver. If silver was trading at a 2% discount (it was generally less than that during 1878/79) then the Steeles netted 20¢ vs. writing the check for $20 gold. Did you ever have an employer that greedy?

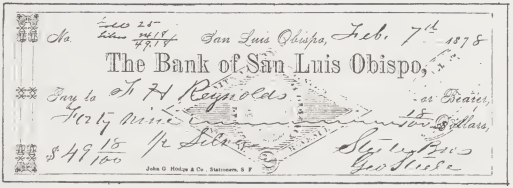
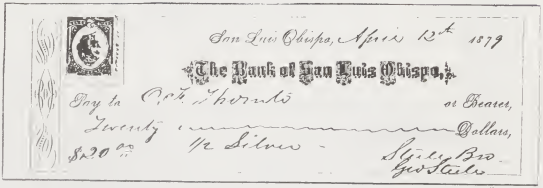


Figure 60

Figure 61



It is noteworthy that these checks cover a 3 1/2 year time span, the latest in 1879. Split-payment checks issued by the San Jose Water Co. (discussed below) began in 1869. Ten years seems a rather long time for such an esoteric practice to persist involving so very few banks. If it was a valid business practice, wouldn't you expect it to spread--if not, to die?

Allow me to digress a bit: The Bank of San Luis Obispo was the first bank in SLO County, opened in December 1871. Among the incorporators were James H. Goodman and I. G. Wickersham. Mr. Goodman had already established the first bank in Napa County (about 250 miles north of SLO--several days journey) in 1858. It operated in Napa City as James H. Goodman Company Bank until 1917 when it became a branch of the Bank of Italy, forerunner of the Bank of America. Mr. Wickersham had opened the first bank in Sonoma County in the town of Petaluma in February 1865. It was known as I. G. Wickersham & Co. until 1874 when it became the First National Gold Bank of Petaluma. Napa and Petaluma are just a stone's throw apart. The only split-payment checks from California that I have seen come from SLO, Petaluma, San Jose or Los Angeles. The Goodman Bank in Napa, as we noted earlier, offered accounts in three currencies and I expect some day to find split-payment checks drawn on that bank too. There was some real pioneering going on here!!!

(Continued in next issue).

CHECK COLLECTORS TO MEET AT F.U.N. SHOW

To start the new year off, there will be an A.S.C.C. meeting at the F.U.N. Convention on January 3, 1991, at 1:00 P.M.at the Orange County Convention Center, Orlando, Florida.

The meeting will be a "Check Collectors Round Table" meeting and will be chaired by Jim Partin. If you will be at FUN or are in the area, plan now to attend one of the friendliest collector meetings in Florida. Bring some checks to show, trade or talk about, meet friends and take in one of the largest bourses in the USA.

A. S. C. C. CHECK SURVEY

New discoveries and new types and varieties of checks and check-related items submitted by members and believed to be not previously listed nor described in detail in print.

ITEM CODE

CK = Check	D = Draft
B/E = Bill of Exchange	BD = Bank Draft
SD = Sight Draft	W = Warrant
TD = Time Draft	R = Receipt
CD = Certificate of Deposit	PN = Promissory Note

STATE/CITY		NUMBER	ITEM	RN	BANK OR ISSUER	PRINT	PAPER
COLORADO							
DENVER		CO-1	D	E	DENVER PACIFIC RAILWAY TREASURERS OFFICE	BLACK	WHITE
DENVER		CO-2	D	C-9	DENVER PACIFIC RAILWAY TREASURERS OFFICE	BLACK	WHITE
COLORADO SPRINGS	✓	CO-3	D	D-9	DENVER AND RIO GRANDE RAILWAY COMPANY	BLACK	WHITE
GEORGIA							
ATLANTA	✓	GA-1	D	D	Western and Atlantic Railroad Company Treasurer's Office	BLACK	WHITE
ATLANTA	✓	GA-2	D	C	Western & Atlantic Rail Road Co. TREASURER'S OFFICE.	GREEN	WHITE
IOWA							
DUBUQUE	✓	IA-1	D	D	Chicago,Dubuque AND Minnesota RailRoad Co.	PALE VIOLET	WHITE
DUBUQUE		IA-2	D	D	Chicago,Clinton & Dubuque RailRoad Co.	PALE VIOLET	WHITE
CEDAR RAPIDS	✓	IA-3	D	D	BURLINGTON,CEDAR RAPIDS&MINNESOTA RAILWAY CO. OFFICE OF THE AUDITOR	PALE VIOLET	WHITE

IA-1 and IA-2 are the same imprinted check face. IA-2 is a name change handwritten which obliterates the original

SECURITY PRINTERS

CO-1	Western B.N. & Engraving Co. Chicago.
CO-2	Western B.N. & Engraving Co. Chicago.
CO-3	Western B.N. & Engraving Co. Chicago.
GA-1	STEARNS & BEALE, 147 FULTON ST. N.Y.
GA-2	SNYDER,BLACK & STERN, 92 WILLIAM ST. N.Y.
IA-1	Charles F. Ketcham , 27 & 29 Nassau St N.Y.
IA-2	Charles F. Ketcham, 27 & 29 Nassau St.N.Y.
IA-3	Henry Seibert & Bros.Ledger Building. Cor. William & Spruce St. N.Y.

STATE/CITY		NUMBER	ITEM	RN	BANK OR ISSUER	PRINT	PAPER	
IDAHO								
BOISE CITY	✓	ID-1	D	D	NORTHWESTERN STAGE COMPANY Parker,Huntley & Barlow PROPRIETORS	BLACK	WHITE	
BOISE CITY	✓	ID-2	D	G	NORTHWESTERN STAGE COMPANY Barlow & Huntley PROPRIETORS	BLACK	WHITE	
BOISE CITY		ID-3	D	D	Salisbury Hailey & CO.	BLACK	WHITE	

Special Note regarding The BOISE CITY items listed above. In their original state Checks ID-1 and ID-3 are identical. However, item ID-3 has the name of Wm.B. Morris GENL SUPT is replaced by the name John Hailey in Script. Also, the names of the three proprietors that appear on ID-1 along with NORTHWESTERN STAGE COMPANY is crossed out by pen and the proprietors are listed as Salisbury,Hailey & Co. The ID-3 checks were used in 1882 well after the 2¢ Tax on Drafts payable at sight had been repealed.

ILLINOIS								
CHICAGO		IL-1	CK	C	NATIONAL LOAN & TRUST CO.	BLACK	WHITE	
CHICAGO		IL-2	D	B	OFFICE OF CHICAGO,ROCK ISLAND & PACIFIC RAILROAD CO. CASHIER- OVERSIZE 3 PART VIGNETTE	BLACK	WHITE	
CHICAGO		IL-3	D	E	ILLINOIS CENTRAL RAILROAD COMPANY TREASURER'S OFFICE	BLUE	WHITE	
CHICAGO		IL-4	D	G	CHICAGO,ROCK ISLAND & PACIFIC R.R. CO. TREASUER'S OFFICE	BLACK	WHITE	
CHICAGO	✓	IL-5	D	F	CHICAGO ROCK ISLAND & PACIFIC R.R. CO. AUDITOR-CASHIER	BLACK	WHITE	LAID PAPER
CHICAGO	✓	IL-6	D	D	CHICAGO ROCK ISLAND & PACIFIC R.R. CO. AUDITOR-CASHIER	BLACK	WHITE	GREY BACKGROUND
CHICAGO		IL-7	D	E	CHICAGO,BURLINGTON & QUINCY RAILROAD CO.[SCRIPT]RED NOS.	BLACK	WHITE	
CHICAGO		IL-8	D	D	CHICAGO,BURLINGTON & QUINCY RAILROAD CO.[SCRIPT] RED NOS. NO PROTEST Car Accountant at Signature Line	BLACK	WHITE	
CHICAGO		IL-8a	D	D	CHICAGO,BURLINGTON & QUINCY RAILROAD CO.[SCRIPT]BLUE NOS. No Protest Omitted General Ticket Agt. at Signature Line	BLACK	WHITE	
CHICAGO		IL-8b	D	D	CHICAGO,BURLINGTON & QUINCY RAILROAD CO.[SCRIPT]RED NOS. No Protest Omitted No Title at Signature Line	BLACK	WHITE	

SECURITY PRINTERS

ID-1	Milwaukee Lith. & Eng. Co.
ID-2	THE MILWAUKEE LITHO. & ENGR. CO.
ID-3	Milwaukee Lith. & Eng. Co.
IL-1	Lith. by Ed Mendel,Chicago
IL-2	Western B.N.& Engraving Co.,Chicago
IL-3	None Indicated
IL-4	Western B.N. & Engraving Co.Chicago
IL-5	Western B.N. & Engraving Co.Chicago
IL-6	Wesrern B.N. & Engraving Co. Chicago
IL-7	Western B.N. & Engraving Co. Chicago
IL-8	None Indicated
IL-8a	Western B.N. & Engraving Co. Chicago
IL-8b	Western B.N. & Engraving Co. Chicago

STATE/CITY		NUMBER	ITEM	RN	BANK OR ISSUER	PRINT	PAPER
ILLINOIS							
CHICAGO		IL-9	D	G	CHICAGO,BURLINGTON & QUINCY RAILROAD CO.[SCRIPT]RED NOS.	BLACK	DARK BLUE LAID PAPER
CHICAGO		IL-10	D	B	CHICAGO,BURLINGTON & QUINCY RAILROAD CO.[SCRIPT] NO NOS.	BLACK	WHITE
CHICAGO STATION		IL-11	D	X	CHICAGO,BURLINGTON & QUINCY RAILROAD COMPANY [SCRIPT] AGENT OR CASHIER AT SIGNATURE LINE -THIS CERTIFICATE IS NOT NEGOTIABLE IMPRINTED AT BOTTOM	RED	PALE GREY BLUE NO NOS.
ROCK ISLAND	✓	IL-12	D	B	ROCKFORD,ROCKISLAND AND ST.LOUIS RAILROAD CO. Auditor at SIGNATURE LINE	BLACK	WHITE
URBANA		IL-13	D	D	Indianapolis,Bloomington & Western Railway Co. Auditor at SIGNATURE LINE	BLACK	WHITE
INDIANA							
INDIANAPOLIS		IN-1	D	D	Indianapolis,Bloomington & Western Railway Co. GEO. B WRIGHT, Receiver in Red	BLACK RED	WHITE
INDIANAPOLIS	✓	IN-2	D	C	Indianapolis & St. Louis R.R. Company	BLACK	WHITE
INDIANAPOLIS		IN-3	D	D	Indianapolis,Bloomington & Western Railway Co. Same as IN-1 (GEO.B WRIGHT, Receiver in RED *OMITTED)*	BLACK	WHITE
KANSAS							
LAWRENCE		KS-1	D	C-13	Leavenworth,Lawrence and Galveston R.R. Co. TREASURER'S OFFICE	BLACK	WHITE
KENTUCKY							
LOUISVILLE	✓	KY-1	D	D	OFFICE OF AUDITOR LOUISVILLE AND NASHVILLE AND SOUTH AND NORTH ALABAMA R.RDS.	BLACK	TAN
LOUISVILLE		KY-2	D	C-11	Lou.&Nash.&Mem&Lou.R.R.Line AUDITOR'S OFFICE	BLACK	WHITE
LOUISVILLE	✓	KY-3	D	D	LOUISVILLE AND NASHVILLE AND GREAT SOUTHERN and South and North Alabama Rail Roads	PALE VIOLET	WHITE

SECURITY PRINTERS

IL-9	Lith.Culver,Page,Hoyne & Co. Chicago
IL-10	Western Engraving Co. Chicago
IL-11	None Indicated
IL-12	Western B.N. & Engraving Co. Chicago
IL-13	Braden & Burford. Lith. Inds.
IN-1	Braden & Burford. Lith. Inds.
IN-2	Braden & Burford Lith.
IN-3	Braden & Burford Lith. Inds.
KS-1	Western B.N. & Engraving Co. Chicago
KY-1	Corlies,Macy & Co. Stationers ,39 Nassau St. N.Y.
KY-2	John P. Morton & Co. Stationers Louisville
KY-3	Louisville Steam Lith. Co.

STATE/CITY		NUMBER	ITEM	RN	BANK OR ISSUER	PRINT	PAPER	
MARYLAND								
BALTIMORE		MD-1	D	D-13	Local Treasurer's Department Alexandria & Fredericksburg Railway Co. JOSIAH BACON & STRICKLAND KNEASS- TRUSTEES [*HANDSTAMP IN BLUE*]	BROWN	TAN	
BALTIMORE		MD-2	D	D	Treasurer's Department Baltimore & Potomac Rail Road Co.	GREEN	WHITE	
BALTIMORE	✓	MD-3	D	C	Baltimore & Ohio Rail Road Company	BLACK	WHITE	
MICHIGAN								
DETROIT		MI-1	D	B	GENERAL TICKET OFFICE Michigan Central R.R. Co. OLIVER MACY , General Receiver	BROWN	WHITE	
SAINT JOSEPH	✓	MI-2	D	D	Chicago AND Michigan Lake Shore Railroad Co.	PALE VIOLET	WHITE	
MINNESOTA								
BRAINERD		MN-1	D	D	The Northern Pacific Rail Road Company	BLACK	WHITE	
SAINT PAUL		MN-2	D	D	The Northern Pacific Rail Road Company	BLACK	White	
Both of the Northern Pacific Drafts listed above have "AUDITORS OFFICE" in ornate panel. SAINT PAUL in a purple handstamp overprints the word "Brainerd" which is in Black as is the entire Check Face.								
MISSISIPPI								
WATER VALLEY	✓ PURPLE	MS-1	D	E-5	Southern Railroad Association	BLACK	WHITE	
MISSOURI								
KANSAS CITY	✓	MO-1	D	G	Leavenworth,Lawrence & Galveston Railroad Company B.S.Henning Receiver	BLACK	WHITE	Printer's Mark on
KANSAS CITY		MO-2	D	G	Leavenworth,Lawrence & Galveston Railroad Company B.S.Henning Receiver	BLACK	WHITE	MO-1 & MO-2
KANSAS CITY	✓	MO-3	D	D	Missouri River,Fort Scott and Gulf Railroad Company	BLACK	WHITE	are not alike.

SECURITY PRINTERS

MD-1	Lith. by A.Hoen & Co. Baltimore
MD-2	Lith. by A.Hoen & Co. Baltimore
MD-3	Lith. by A.Hoen & Co. Baltimore
MI-1	Lith by Ed. Mendel Chicago
MI-2	Charles F. Ketcham 27 & 29 Nassau St. N.Y.
MN-1	Van Kleeck ,Clark & Co. 49 Cedar St. N.Y.
MN-2	Van Kleeck ,Clark & Co. 49 Cedar St. N.Y.
MS-1	NONE INDICATED
MO-1	The J.M.W.Jones, S.& P. Company Chicago
MO-2	J.M.W.Jones ,Stationer Chicago
MO-3	K.C.LITH'G. CO. KANSAS CITY,MO.

STATE/CITY		NUMBER	ITEM	RN	BANK OR ISSUER	PRINT	PAPER
MISSOURI							
KANSAS CITY	✓	MO-4	D	F	Missouri River,Fort Scott and Gulf Railroad Company	BLACK	WHITE
KANSAS CITY	✓	MO-5	D	G	Missouri River,Fort Scott and Gulf Railroad Company	BLACK	WHITE
ST.JOSEPH		MO-6	D	X	Hannibal & St. Joseph Railroad Company (Form 466)	BLACK	WHITE
ST.JOSEPH	✓	MO-7	D	X	Hannibal & St. Joseph Railroad Company (Form 0193)	BLACK	PALE GREEN
ST.LOUIS	✓	MO-8	D	D	Atlantic & Pacific Rail Road Co. AUDITORS OFFICE	BLACK	WHITE
NEBRASKA							
OMAHA		NE-1	D	D	UNION PACIFIC RAILROAD COMPANY	BLACK	WHITE
NEW YORK							
NEW YORK		NY-1	D	G	Leve & Alden's American Tours. Allan Line Royal Mail Steamships, LEVE & ALDEN,General Passenger Agents	BLACK	BROWN
NEW YORK		NY-2	D	D	New York,New Haven & Hartford Rail Road Company Treasurers Office	BLACK	WHITE
NEW YORK	✓	NY-3	D	G	New York,New Haven & Hartford Railroad Company Treasurer's Office	BLUE	WHITE
ALBANY		NY-4	D	C	THE DELAWARE & HUDSON CANAL COMPANY ALBANY & SUSQUEHANNA R.R. DEPARTMENT	GREEN	WHITE
OHIO							
CLEVELAND	✓	OH-1	D	E	PENNSYLVANIA COMPANY OPERATING THE Cleveland and Pittsburgh Rail Road	RED	WHITE
MARIETTA		OH-2	D	D	Marietta,Pittsburg & Cleveland Railway Co.	BLACK	WHITE
MARIETTA		OH-3	D	D	Marietta,Pittsburg & Cleveland Railway Co. A.T.Warner , Receiver By Hand In Red Ink	BLACK	WHITE

SECURITY PRINTERS	
MO-4	K.C.LITH'G. CO. KANSAS CITY,MO.
MO-5	K.C.LITH'G CO. KANSAS CITY,MO.
MO-6	NONE INDICATED
MO-7	NONE INDICATED
MO-8	Levison & Blythe. Stationers St. Louis, Mo.
NE-1	Snyder & Black 92 William St.N.Y.
NY-1	LEVE & ALDEN'S PUBLICATION DEPT., 107 LIBERTY ST. , N.Y.
NY-2	VanKleeck ,Clark & Co. 49 Cedar St. N.Y.
NY-3	VanKleeck ,Clark & Co. 233 Broadway, N.Y.
NY-4	None Indicated
OH-1	Sanford & Co.
OH-2	Charles F. Ketcham 27 & 29 Nassau St. N.Y.
OH-3	Charles F. Ketcham 27 & 29 Nassau St. N.Y.

STATE/CITY	NUMBER	ITEM	RN	BANK OR ISSUER	PRINT	PAPER	
OREGON							
PORTLAND	✓ OR-1	D	C-9	OREGON STEAMSHIP CO.	BLACK	WHITE	GENERIC FORM
PENNSYLVANIA							
PHILADELPHIA	✓ PA-1	D	G	THE NORTH PENNSYLVANIA RAILROAD CO. ELLIS CLARK OFFICE OF THE GENERAL AGENT	BLACK AND RED	PALE GREEN	NO PROTEST IN RED
PHILADELPHIA	✓ PA-2	D	G	THE NORTH PENNSYLVANIA RAILROAD CO. WILLIAM WISTER OFFICE OF THE TREASURER	BLACK AND RED	PALE GREEN	NO PROTEST IN RED
PHILADELPHIA	PA-3	D	H	The Philadelphia,Wilmington & Baltimore R.R. Co.	BLACK	WHITE	
PITTSBURGH	✓ PA-4	D	C	PITTSBURGH,CINNCINATTI AND ST.LOUIS RY.CO. "COLUMBUS" OBLITERATED BY WORD "PITTSBURGH" PRINTED IN PURPLE	BLACK AND PURPLE	WHITE	
TENNESSEE							
✓ KNOXVILLE	✓ TN-1	D	B	East Tennessee,Virginia and Georgia RailRoad Company	RED	WHITE	
WISCONSIN							
HUDSON	✓ WI-1	D	D	West Wisconsin Railway Company	BLACK	WHITE	
MILWAUKEE	✓ WI-2	D	D	MILWAUKEE AND ST.PAUL RAILWAY CO.	BLACK	WHITE	
MILWAUKEE	✓ WI-3	D	C	MILWAUKEE AND ST.PAUL RAILWAY CO.	BLACK	WHITE.	

SECURITY PRINTERS

OR-1	NONE INDICATED
PA-1	None Indicated
PA-2	HARPER & BROTHER LITH. PHIL.
PA-3	John C. Clark & Son. 230 Dock St. Phila.
PA-4	Continental Bank Note Co. New York
TN-1	BOSFORD & SONS 56 Cedar St. N.Y.
WI-1	Rand, Mc Nally & Co. , Printers, 108 West Randolph Street, Chicago.
WI-2	Milwaukee Lith.&Eng, Co.
WI-3	Milwaukee Lith.&Eng. Co.

A. S. C. C. CHECK SURVEY

Guidelines for submission of items to the Check Survey were outlined on page 32 of the August issue of The Check Collector.

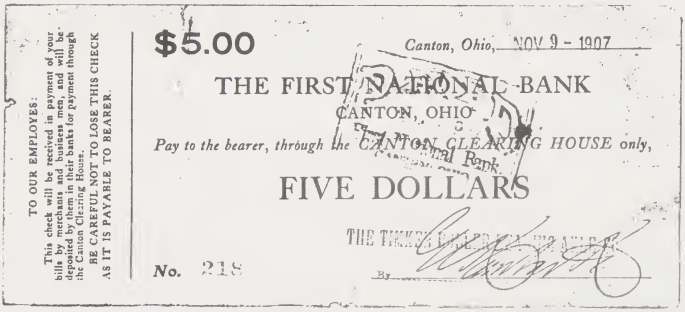
Each item submitted must be accompanied by a full-size photocopy of the item which is to be listed. The name of the check printer as it appears on the face of the check and the colors of ink and paper (if other than black on white) should be written on the back of each photocopy.

All items for the Check Survey should be sent to the Coordinator, Edward N. Lipson, 46 Appletree Lane, North Haven, CT 06473

A CANTON, OHIO PAY CHECK

By Tom Sheehan

My interest in checks is rather narrow. Like most collectors I collect checks from my home state, Washington, but my main interest is collecting and researching the pay checks and cashiers checks that were payable to the bearer and issued during the last quarter of 1907. During the last quarter of 1907 the United States suffered a financial panic. While the exact cause of the panic can be debated, it was either easy credit extended by banks beyond their means, or stock market speculation. The panic caused the weak banks to close while the stronger ones formed alliances through the clearing houses and issued scrip in several forms, one of which was pay checks that were payable to the bearer.


TO OUR EMPLOYES:
This check will be received in payment of your bills by merchants and business men, and will be deposited by them in their banks for payment through the Clearing House.
BE CAREFUL NOT TO LOSE THIS CHECK AS IT IS PAYABLE TO BEARER.
$5.00
Canton, Ohio, NOV 9 - 1907
THE FIRST NATIONAL BANK
CANTON, OHIO
Pay to the bearer, through the CANTON CLEARING HOUSE only,
FIVE DOLLARS
No. 218

The check pictured here is one I found at the ANA Convention in Seattle. Quite naturally, it was an Ohio dealer who had the check. He had responded to an inquiry I had made and was kind enough to bring it along. While the dealer could not offer any background on the check, we did have a pleasant chat (one of the other benefits of going to conventions).

A.S.C.C. CHECK POOL UPDATE

By John T. Paslawsky

The A.S.C.C. Check Pool was enriched during September and October by about 3760 checks in five donations:

120 checks by Richard T. Hoober, Jr., from 26 states. 1860-1950, mostly from eastern states.

30 checks by Pete Richards from William, CA and Canada.

1500 checks from Roger Patterson from 4 MN banks, 1976-1990.

2000 checks by Jim Greene from 4 NC, 1 PA and 1 TN banks.

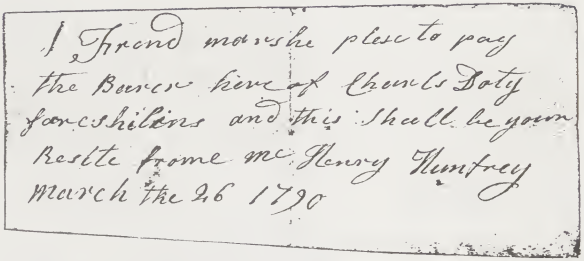
110 checks by Charley Geiger from 15 banks, 1898-1947, in five states, mostly OH and PA.

The A.S.C.C. Check Pool is being replenished faster than the withdrawals that amounted to only 1500 checks. An abundance of checks is available to all members upon request.

Please help your Society by aiding in the distribution of the 100-check packets to interested persons, especially youngsters. Why not take some of these packets to your local or regional club meetings of stamp, coin, scout, historical or neighborhood groups? Spread the check packets around and help bring in new members. Please provide some postage for these check packets. Send in your requests to: John T. Paslawsky, 583 Ord Drive, Boulder, CO 80303-4731.

HAPPY FINDINGS AND CONVERSATION PIECES

New, novel or interesting items.

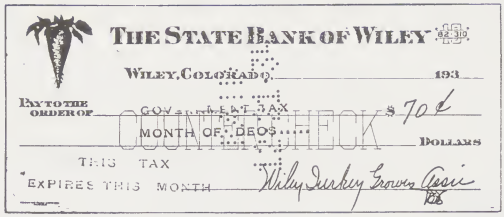

I Frend marshe plese to pay
the Bearer hereof Charles Doty
four shillens and this Shall be your
Resite frome me Henry Hunfrey
March the 26 1790

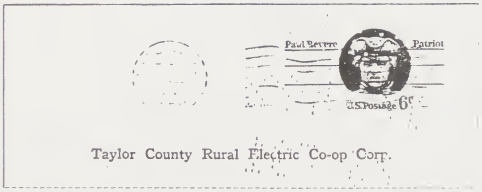
Here is a "friendly" draft--
It reads: Friend Marsh please to pay
the bearer hereof Charles Doty
four shillings and this shall be your
receipt from me. Henry Hunfrey
March the 26 1790

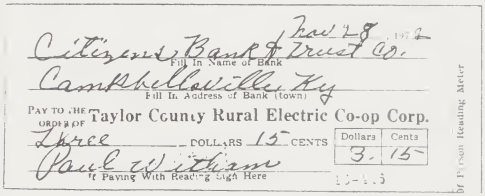
Bill Johnson sent in this British cheque that lists 192 branches of the London City & Midland Bank Limited. The date in the English red oval revenue stamp is 3-12-04 (=Dec. 3, 1904). With each branch having a variety of the bank's cheques (as Carlisle shown above), it would be a challenge to collect cheques from all the branches.

Many interesting items in connection with the 1934 tax on bank checks happily appear from time to time. Here is an interesting item from Wiley, Colorado in which a counter check was used to pay this tax.

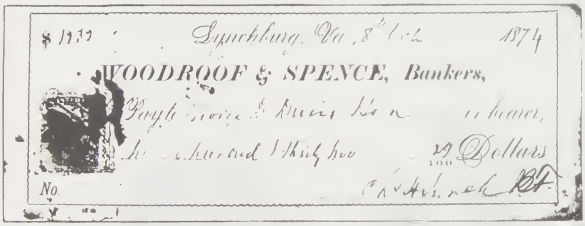
The perforated cancellation reads, "Paid 12-1-34". The stamped wordings are "Government Tax - Month of Dec" and "This tax expires this month".

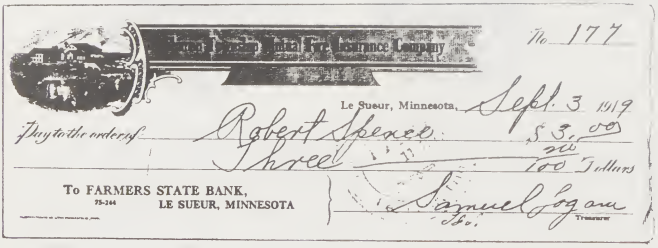





Dec 29 1972
Citizens Bank & Trust Co.
Fill In Name of Bank
Campbellsville Ky
Fill In Address of Bank (Town)
PAY TO THE ORDER OF Taylor County Rural Electric Co-op Corp.
Three DOLLARS 15 CENTS
Dollars 3. Cents 15
Paul W Pham
If Paying With Reading Sign Here
Use Person Reading Meter

Here is an unusual check! A postal reply card was sent out to an electric company customer. The customer read his meter, filled in the meter readings on a portion of the reply card and calculated the amount of his bill. Then the customer wrote out a check using the form printed on the back of the reply card which was mailed back to the electric company. The upper portion of the reply card, shown to the left, was the check that was deposited by the electric company.





Many are the ways and areas of collecting checks. Some are a bit unusual. Your editor is now starting to collect checks with his name on them, thanks to these items located by Gene Gauthier and Paul Brittain. Are there any other members who collect namesake checks?

THE PELICAN: THE STORY BEHIND THE VIGNETTE

By Lee Poleske

When I first saw the vignette of a pelican with its young on a

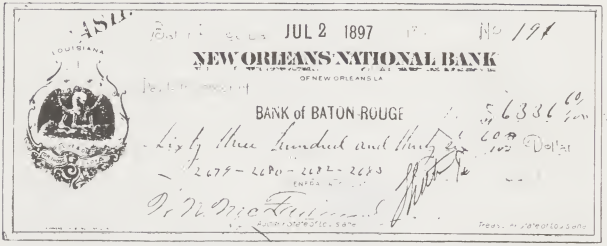


Figure 1

state of Louisiana check (Figure 1), it piqued my curiosity. I later came across a better version of this vignette on an 1867 check from

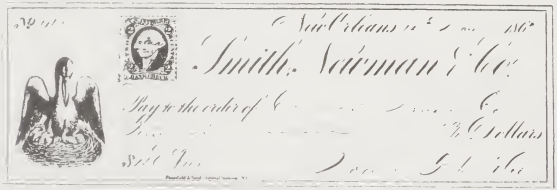


Figure 2

New Orleans, (Figure 2). Since the brown pelican was, and is, a common bird in Louisiana, it seemed natural that it would be represented on checks from this state. In fact, the pelican is the state bird of Louisiana and it appears on the state seal adopted in 1902 (Figure 3) and on the state flag adopted in 1912.

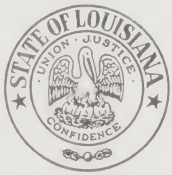


Figure 3

Figure 4

Figure 5

But the question remained, why was the pelican shown with its young? Figures 4 and 5 are vignettes on the 1867 and 1897 checks from New Orleans. To most people the pelican is a rather comical bird "with a beak that can hold more than his belly can". Yet, in medieval

times the pelican was widely used in art and literature as a symbol for charity, piety and Christ's work of redemption, sacrifice and resurrection. In all these representations, just as in the vignettes on the checks, the pelican is always shown with its young. The proper term in heraldry is "the pelican in its piety".

The pelican shown in this fashion goes back to the "Physiologus", an allegorical bestiary written between 200 and 400 A.D. and subsequently translated into many languages. The original and its various translations were immensely popular and only the Bible had a greater influence on the art and literature of the Middle Ages. This is what is said about the pelican: "They love their young very much. When the young are born and as soon as they are a little grown, they strike back and kill them. But presently the parents begin to have compassion on the young and after they have mourned three whole days over the young they have killed, the mother opens her side and drops her blood on the dead bodies of the young and arouses the life in them". There are several other later versions of this theme.

Since there appears to be no basis in fact for any of these stories of self-sacrifice on the part of the pelican, what is their origin? One possible explanation comes from the Egyptian writer Horapollo. He told a similar story to that in the "Physiologus", but in his earlier version, the vulture is the symbol of compassion, because if food is unobtainable, it will open its thigh and permit its young to partake of its own blood. Perhaps in the telling and retelling of the story some one got the birds mixed up and a pelican took the place of the vulture.

Whatever is the origin of the story, these checks from Louisiana preserve and pass on the ancient and honorable symbolism of the pelican.

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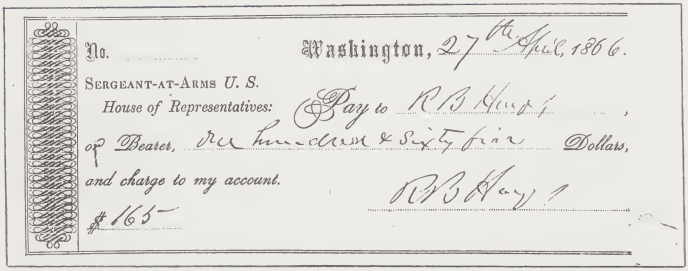
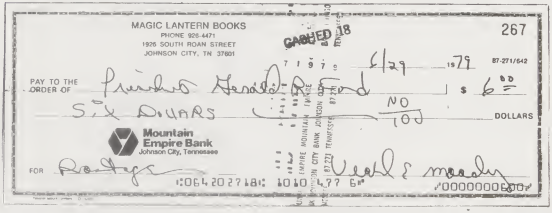
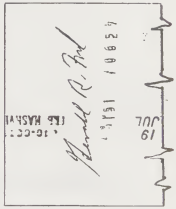
AUTOGRAPHS ON CHECKS

By Sandy Mock

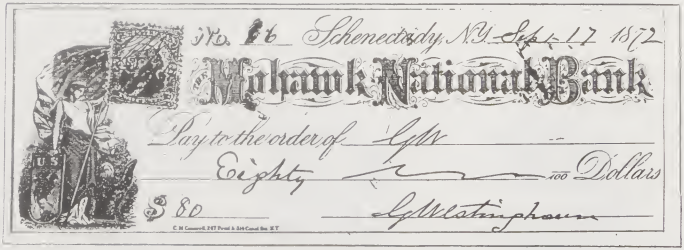


This draft on the Sergeant-at-Arms of the U.S. House of Representatives is by Rutherford B. Hayes, 19th President of the United States





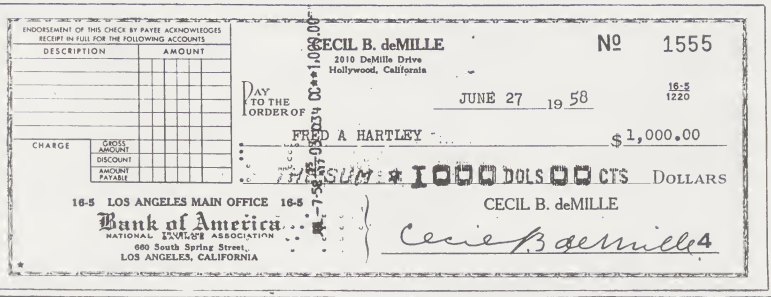
This check to President Gerald R. Ford is endorsed on the back.



George Westinghouse, inventor of the railway air brake, drew the check shown above to himself.

The motion picture industry has contributed a large number of famous people. The next check shown is a personalized check of Cecil B. DeMille, one of the most famous movie directors of all time.

AUTOGRAPHS ON CHECKS (continued).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DESCRIPTION | AMOUNT

CHARGE | GROSS AMOUNT | DISCOUNT | AMOUNT PAYABLE

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JUNE 27 19 58

$1,000.00

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Cecil B. deMille

A.S.C.C. MEETING AT A.N.A. 1990 CONVENTION

By Dick Naven

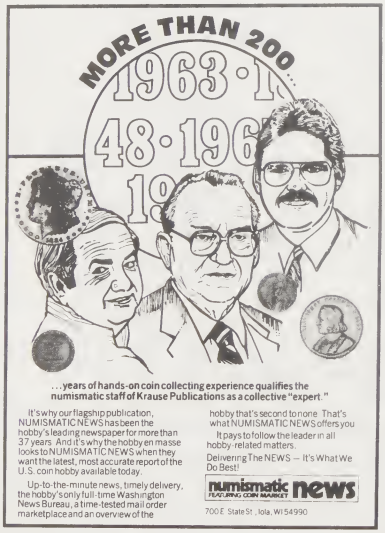
The Meeting:

We met at 2 P.M. Friday, in a room set up conference-style. ASCC directors Douglas McDonald, Judith Murphy and Dick Naven were among a small group of about a dozen who attended. Dick Naven chaired the meeting, which lasted an hour. Topics discussed were: the Castenholz Field Guides to Revenue Stamped Paper, the number of members in A.S.C.C., the quality of our periodical "The Check Collector", Doug McDonqald's upcoming book on collecting fiscal paper, and Michael Sullivan's upcoming bibliography of bank histories.

Handed out during the meeting were copies of "Banking - the Confidence' Game", by Dick Naven, an illustrated article on the common themes found in bank histories; and some inexpensive checks found within walking distance of the show.

The Show:

On the bourse floor, fiscal paper was offered by a select few, John Heleva and Claud and Judith Murphy being the most notable in checks, stocks and bonds. Very few others had any significant offerings. In the exhibition section, we noted a four-case display of 1907 fiscal paper (Clearing House Certificates, checks, etc.,) by Tom Sheehan of Seattle. We think he should be encouraged to publish a book on 1907 issues someday.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(By Ruth A. Knott, Yesterday's Paper).

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(By Larry Marsh)

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27 Artizan St.
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(By Ed Lipson)

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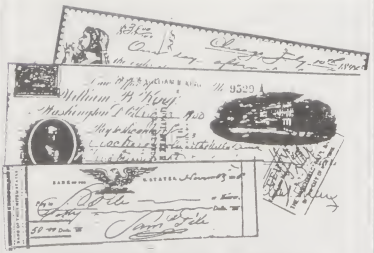

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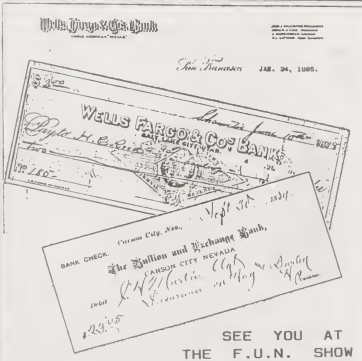
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